



**Administration for Community Living**

Administration on Aging

Pension Counseling & Information Program: National Pension Assistance Resource Center

HHS-2013-ACL-AOA-PX-0043

Application Due Date: 04/29/2013

Pension Counseling & Information Program: National Pension Assistance Resource Center

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**Department of Health & Human Services  
Administration for Community Living**

**Program Office:** Administration on Aging  
**Funding Opportunity Title:** Pension Counseling & Information Program: National Pension Assistance Resource Center  
**Announcement Type:** Initial  
**Funding Opportunity Number:** HHS-2013-ACL-AOA-PX-0043  
**Primary CFDA Number:** 93.048  
**Due Date for Applications:** 04/29/2013

### **Executive Summary**

Since 1993, the Administration on Aging (AoA), part of the Administration for Community Living, has funded the Pension Counseling and Information Program (the Program) to help individuals understand and exercise their pension rights. Originally a demonstration project, pension counseling became a permanent program under Title II of the Older Americans Act (OAA) in 2000 and consists of multiple counseling projects and a single national technical assistance project. In FY 2001 and 2002, AoA shifted its funding focus from local and statewide projects to multi-state, regional projects in order to move the Program toward nationwide coverage. AoA currently funds six regional counseling projects that serve 29 states. AoA also funds a national technical assistance and resource center that provides the counseling projects with legal training, case consultation and operational support.

The counseling projects provide individuals who reside, have worked in, or have some other pension or employer connection to the regional service area with the following services: drafting administrative pension claims and appeals, and providing representation and support through administrative proceedings; identifying and pursuing pension benefits from clients' prior employers; answering basic questions about rights and remedies under all public and private pension systems throughout the service region; operating a region-wide outreach program to ensure public and provider awareness of the Program's broad focus of assisting individuals with pension and retirement savings problems, regardless of age or income; and targeting certain outreach efforts to those in greatest need.

Like the clients they serve, counseling project staffs are faced with increasingly complicated inquiries running the full gamut of issues under pension and related tax laws. The rapid and continuous evolution of this complex body of laws mandates that staff receive an ongoing regimen of substantive legal training and technical assistance. Projects must also respond to challenging programmatic issues in the areas of program design and operation, regional outreach strategies for clients and pension professionals, data collection and statistical reporting of client outcomes, as well as fundraising and grant writing strategies. To meet these critical needs, AoA funds a Technical Resource and Assistance

Center (the Center) specifically to deliver legal training and case consultation, as well as operational support and coordination, to the counseling project network.

As an interim measure, and until pension counseling is available nationwide, the Center is further called upon to assist individuals living in areas not currently served by an AoA Pension Counseling Project by maintaining a nationwide dataset of pension information and assistance resources, including government agencies, legal and aging services providers, legal hotlines, lawyer referral services, and the array of community services and private professionals that provide some level of pension assistance. The Center also provides necessary technical assistance to this expanded network of pension assistance resources. In addition, a critical nationwide outreach function is provided by the Center, ensuring that both individuals in need and key service provider stakeholders know about all available pension assistance resources.

Through this funding opportunity announcement, AoA plans to award one (1) cooperative agreement for a Technical Resource and Assistance Center to support the Pension Counseling and Information Program's grantees and others, and to encourage coordination among the projects, State and Areas Agencies on Aging, legal services providers, and other potential providers of pension assistance by providing substantive legal training, technical assistance, programmatic coordination, and nationwide outreach, information and referral. The award is a cooperative agreement because AoA will be involved substantially in the project. The Technical Resource and Assistance Center will be funded at a federal share of approximately \$412,670 per year for a project period of up to five years, contingent upon the availability of federal funds. Eligible applicants include public or private non-profit entities including state and local governments, Indian tribal governments and organizations (American Indian/Alaskan Native/Native American), faith-based organizations, community-based organizations, hospitals, and institutions of higher education, with a proven record of advising and representing individuals who have been denied employer or union-sponsored retirement income benefits, and which have the capacity to provide services under the Program on a national basis.

## **I. Funding Opportunity Description**

### **Statutory Authority**

The statutory authority for grants under this funding opportunity is contained in Title II, Section 215 of the Older Americans Act (OAA) (42U.S.C. 3032), as amended in 2006 (Pub.L. 109-365).

### **Description**

**A. Project Relevance & Current Need.** The need for trustworthy pension information and assistance has never been greater. The complexities inherent in our nation's retirement system make it inaccessible, for all practical purposes, to the vast majority of its participants and beneficiaries. The system is vast with private employers sponsoring more than 700,000 retirement plans in the United States, each with its own set of complicated rules. Federal, State, and local government employers bring thousands more plans into the mix. Each of these private and public plans represents a multifaceted interaction of federal and state labor and tax laws. Systemic issues such as pension plan underfunding, terminations, and freezes are affecting millions of workers and retirees each year. And thousands more are unable to locate their retirement benefits because their former employer has changed its name, merged with another, relocated or gone out of business altogether. Even where the plan sponsor is readily identifiable, thousands of workers apply for their pensions each year only to learn that their benefits have been miscalculated, or denied altogether. Questions concerning the impact of death and divorce on retirement benefits often add a further level of confusion for participants and family members. Additionally, during difficult economic times, layoffs and plant closures can lead to a wide variety of benefits issues that are particularly troublesome for workers and their families. Accurate information from a trustworthy source is essential in helping these individuals better understand how considerations of immediate financial need impact their long-term financial security. Furthermore, when early access to benefits is necessitated by job loss or other life change events, it is critical that services are available to ensure such benefits are accurately calculated and timely paid.

Finding competent assistance, even for the simplest of pension questions, can be a daunting challenge. Contributing significantly to the difficulty is the fact that no single government agency is charged with assisting individuals who have difficulty navigating these pension systems to locate or claim their benefits. Where government assistance is available, it generally will not verify benefit calculations, interpret complex plan language, or conduct the labor-intensive investigations necessary to rebuild lengthy work histories in order to prove pension eligibility. Trying to find a lawyer can also be both difficult and discouraging. This is not only due to the highly specialized and complex nature of this area of practice, but also because those who are most dependent on the income from these plans – low and moderate wage earners – often have cases of only modest value that may not attract the interest of the private bar. Indeed, income from employer-sponsored pensions and retirement savings plans is increasingly crucial for the retirement security of most Americans. And for the most vulnerable of older Americans – disadvantaged seniors – finding a trustworthy place to turn to for personalized, hands-on help in obtaining the benefits they have earned can make the difference between destitution or institutionalization, and living one's retirement years with independence and dignity.

Technical assistance and related support is as critical to the work of the counseling projects as pension counseling is to the clients served. While the field of employee benefits is a well-established area of legal practice, the work of the counseling projects is unique -- operating exclusively within a retirement system's administrative claims and appeals procedures. Focused training and technical assistance services must be provided that are specifically targeted towards this specialized practice which requires expert legal knowledge in addition to a keen understanding of informal discovery and investigative

skills; all with an eye toward achieving a positive outcome for the client, pre-litigation. Connecting the projects through a variety of shared learning methods is also critical to the work of the projects, allowing them to learn from each other, sharing their respective legal products, success stories and best practices. It is also vital that the projects maintain a steady income of appropriate clients to serve. Currently, in areas not covered by the counseling projects, nearly one of every two individuals requesting services can be served by a project because of the Program's expanded concept of regional jurisdiction. Therefore it is necessary that the projects maintain a nationwide presence for the purpose of outreach, information, and referral. The technical resource and assistance center responds to each of these needs.

**B. Program History.** Recognizing this tremendous need, Congress directed the AoA to develop demonstration projects specifically designed to help individuals understand and exercise their pension rights. Beginning in 1993, the AoA has funded the Pension Counseling and Information Program, founded upon two service hallmarks: trustworthy and personalized assistance regardless of age, income or value of the pension claim; and broad-based expertise covering all employer-sponsored pension and retirement plans, regardless of sponsor type (public, private) or plan type (defined benefit, defined contribution). The program is also supported by a single national Technical Resource and Assistance Center that provides the counseling projects with substantive legal training, case consultation, and operational coordination and support. The center is also charged with providing nationwide outreach, information, and referral services.

AoA has expanded the Regional Counseling Program to its current level, covering 29 states through a network of regional pension counseling projects and a single national technical assistance project. The technical assistance center's work has also been expanded to cover the nation with outreach, information, and referral services that take in State and Area Agencies on Aging, senior legal services providers, and other agencies and professional organizations willing to provide some level of pension assistance. The Program has been overwhelmingly successful across a variety of measures, the most impressive of which is that it has recovered over \$130 million in benefits for the tens of thousands of clients it has served. This represents a direct return to clients served of more than \$7.00 for every federal funding dollar invested. Even when benefits are not warranted, the information and assistance that the projects provide offer vulnerable elderly individuals the satisfaction of finally achieving "peace of mind" after months or even years of frustration in searching for answers. The projects also have an extensive outreach network that helps to keep individuals aware of their pension rights and of the fact that the counseling projects exist, should they encounter a problem. Based on this success, the Counseling Program was made a permanent program in 2000, under Title II of the Older Americans Act, as amended.

**C. Program Purpose.** The Pension Counseling and Information Program's effort to protect financial security in retirement directly supports the Administration on Aging's interests in promoting increased choice and greater independence among older adults. The activities of the Program serve to enhance the financial, emotional, physical, and mental well-being of older adults, thereby increasing their capacity for independent choice with

regard to health care and medication, nutrition, and living conditions, as well as planning for long-term care. These decisions, in turn, support older individuals' efforts to maintain security and independence in retirement, to make better financial and other choices in their later years, and to remain in their own homes with high quality of life for as long as possible.

Advocacy programs such as the Pension Counseling and Information Program also help to ensure that older adults are able to exercise increased choice and independence in an environment that is free from abuse, neglect and exploitation. The Program significantly contributes to the overall mission of AoA in the following ways:

- Monetary recoveries help individuals achieve and maintain financial security, which in turn allows them to remain in their homes and increases their independence and decision making;
- Outreach information directly increases access to consumers on issues related to elder rights, consumer protection and economic security in retirement; thereby empowering seniors to make informed decisions with respect to pensions and other employer-sponsored retirement savings plans;
- Direct information and advocacy services efficiently fill an important gap across a broad spectrum of need, since no single government agency has the formal responsibility to look out for and assist retirement plan participants;
- Program capacity is maximized through partnerships with community-based organizations and the aging network, and through linkages with AoA's Eldercare Locator, Aging and Disability Resource Centers, and legal services programs;
- Measurable outcomes are defined and encouraged by employing sophisticated data collection and evaluation measures in consultation with the ACL's Office of Evaluation.

**D. Program Approach: Project Goal, Objectives and Activities.** Applicants must submit a project plan, the primary goal of which is to establish or continue a national technical resource and assistance center in support of the AoA Pension Counseling & Information Projects and other appropriate providers of pension assistance.

**Note on Exclusive Subject Matter:** For purposes of this grant program, "pensions" or "pensions and retirement savings plans" include defined benefit pensions, defined contribution plans and profit sharing plans that provide retirement income, and that are sponsored by government and private employers.

Applications must demonstrate the sponsoring organization's ability to accomplish a set of goals and activities that includes, but is not limited to the following:

**1. Training & Technical Assistance:** Quality legal training, education, and technical assistance are essential to the delivery of effective pension counseling services. The applicant should propose a strategy for meeting the training and technical assistance needs of the pension counseling projects, as well as other legal and aging service providers in areas of the country not served by a counseling project. Efforts should draw upon the latest statutory, regulatory, and case law developments.

**a. Design, Delivery and Coordination of Substantive Legal Training:**

Successful applicants will be responsible for delivering specific national and on-site training events, and for developing the curriculum in support of those events. The national technical assistance resource center is primarily responsible for training that covers those U.S. pension systems governed by federal pension and tax laws. Additionally, the center will work with counseling project staff and local subject-matter experts to identify and coordinate legal training and other skills-building opportunities covering pension systems sponsored by state, county, and local government entities. The center should also identify other professional providers of pension-specific legal education and coordinate with the counseling project staff to attend, as identified need requires. The proposal should describe the methodology, materials and curricula that will be utilized, as well as any follow-up activities to assist those who have been trained. Adequate staff time, travel, and other resources must be allocated to ensure delivery of the following:

**i. National Pension Counseling Training Conference:** The Center will design, coordinate and host one national training event in each project year to be attended by staff from each of the counseling projects, as well as other legal and aging services advocates.

**ii. Basics Training for All New Project Staff:** The Center will design and deliver “Pension Basics” training for all new project case-working staff. All center and project expenses related to this training are the responsibility of the Center. The frequency and location of these events will be based on project need.

**iii. Supplemental Training:** The counseling projects are responsible for completing an annual pension training needs assessment for their case-working staff. In response, the center will work with counseling project staff, subject matter experts, and other professional providers of pension-specific legal education to meet the identified training needs. The following training guidelines are recommended for case-working project staff:

- Staff with less than two years of full time pension casework experience should receive 12 hours of instruction per year;
- Staff with more than two years of full time pension casework experience should receive 6 hours of instruction per year;
- Projects may request additional customized legal training, operational, or programmatic consultation to be provided through the national technical assistance project.

**b. Technical Assistance and Case Consultation Services:** The applicant must provide ongoing technical assistance to the pension counseling projects and other legal and aging services providers based on need. Services include case consultation, legal research, writing, and other legal back-up services as required. The Center should create and provide opportunities for communications among and between projects, and should aid the projects and others in identifying local

subject matter experts to support technical assistance efforts. The project will also be responsible for monitoring legal, regulatory and other relevant developments, and for communicating these developments to the projects and others.

**i. Reference Materials:** The Center is charged with maintaining a well-stocked and relevant library of employee benefits reference materials, and for recommending an appropriate subset of those materials to the counseling projects for their own local libraries. At a minimum, the library will include one or more legal treatises covering employee benefits law and a print or electronic resource for accessing all relevant primary source reference material. Reference materials should be specifically identified in the attached budget narrative and should be sufficient to adequately support the required technical assistance function of the center.

**2. Nationwide Client Referral and Program Outreach:** The proposal must include a plan for providing nationwide client referral services in support of the pension counseling projects and other Program efforts, as well as for a nationwide outreach plan to ensure that clients and other relevant audiences know about the availability of the pension counseling network and how to access it.

**a. Client Referral Services:** The Center is required to provide nationwide client referral services in support of the pension counseling projects and other pension assistance resources. Referral services should be aimed at providing the most substantively and geographically appropriate referral. To this end, the Center will develop and/or maintain a nationwide dataset of no-cost pension assistance resources that includes the pension counseling projects, appropriate government agencies, and other providers of basic pension assistance. The Center should leverage existing information and service provider networks. Proposals must include a plan for making this information accessible to potential pension counseling clients, relevant service providers, and other applicable audiences nationwide and at no cost to consumers. Proposals must also present a strategy to make the service equally accessible to underserved and hard-to-reach senior populations, including those with limited-English proficiency.

Additional resources may be included in the dataset for clients whose needs are pension-related but outside the scope of basic pension counseling: litigation services; actuarial and accounting services; drafting domestic relations orders; providing financial education; retirement and estate planning services; or other elder rights and consumer protection services. While service providers in these non-core areas may charge for their services, referral information must be provided free of charge.

**b. National Outreach Efforts:** The Center will be charged with conducting ongoing nationwide outreach efforts aimed at ensuring that consumers, service providers, and other stakeholders are aware that pension assistance is available and of how to access that assistance. Proposals should include a cost-effective outreach plan that will address both the general public and service provider networks. An appropriate portion of consumer-focused outreach should target underserved and hard-to-reach senior populations, including those with

limited-English proficiency. Outreach should prioritize the most relevant service provider and client-referral networks. Specific efforts should be made to coordinate outreach with the State and Area Agencies on Aging, providers of legal services for the elderly, and the AoA Aging and Disability Resource Centers. As media is a key component of any outreach plan, proposals must demonstrate organizational experience and capacity to deal effectively with inquiries from members of the press and other media, and to discuss strategies to highlight the availability of pension counseling and assistance through available print and broadcast media.

**3. Program Evaluation and Improvement:** The success of any counseling project and of the Program as a whole should be evident from the quantitative and qualitative data collected at the local project level and cumulatively for the Program.

Ensuring consistency and quality of data collection and reporting is a top priority for AoA. Service data is also impacted by operational practices. AoA looks for increased consistency across the projects in their implementation, use and maintenance of identified “best practices.” AoA has also prioritized the assessment and communication of efficiencies gained through the implementation of proven operational practices. Proposals must include a detailed plan to support the continued improvement of counseling program evaluation, shared learning, and related consultation services. Strategies should draw upon the combined experiences and best practices of the pension counseling projects and the Center to date.

a. **Program Evaluation:** The applicant must commit to further develop and support a pension counseling data collection methodology, collection, and reporting system. Projects will either use this system or, through the cooperative agreement, work with AoA to adapt their system to comply with the recommended collection and reporting requirements. At a minimum, the data set will include client demographics; types and levels of services provided; client outcomes; pension plan and sponsor types and locations; as well as the legal issues involved.

**Note:** All client data is to be presented cumulatively and will not identify individual clients. Demographic information is not collected as a means test for the delivery of services, but only to identify those populations who have been served by the Program.

Data must be collected and reported consistently across the projects. The system should allow projects to collect and retain a searchable database of documents and contact information for the pension plans they identify in their casework. Projects will collect and report data from each of their multiple locations (if applicable) and on the regional project’s activities as a whole. All projects funded under this program will submit reports to AoA and to the Center for analysis, consolidation, and dissemination.

b. **Shared Learning:** AoA seeks increased consistency across the counseling projects in their implementation of practices that maximize the projects' ability to

provide the highest levels of service to their clients. The Center is responsible for working with the counseling projects to identify and implement these practices, and for making available appropriate communication technologies and other shared learning opportunities to foster continuous improvement across the counseling project network.

## II. Award Information

Funding Instrument Type:	Cooperative Agreement
Estimated Total Funding:	\$412,670
Expected Number of Awards:	1
Award Ceiling:	\$412,670 Per Budget Period
Award Floor:	\$412,670 Per Budget Period
Average Projected Award Amount:	\$412,670 Per Budget Period

### Length of Project Periods:

60-month project with five 12-month budget periods

### Additional Information on Awards:

Awards made under this announcement are subject to the availability of Federal funds.

Through this funding opportunity announcement, ACL plans to award one (1) cooperative agreement, as provided by the terms of the Federal Grant and Cooperative Agreement Act of 1977, as amended (Pub.L. 95-224). The cooperative agreement will be funded at a federal share of approximately \$412,670 per year for a project period of up to five years, contingent upon the availability of federal funds and adequacy of performance.

### Description of ACL's Anticipated Substantial Involvement Under the Cooperative Agreement

Pursuant to P.L. 95-224, this cooperative agreement provides for the substantial involvement of AoA in the Center's activities by reviewing and approving technical assistance products and participating in planning and training activities, which will be determined by the needs and priorities of AoA's Pension Counseling and Information Program. This collaborative effort will help to ensure achievement of the following Program goals:

- Strengthened consistency across pension counseling projects of both the quality of service delivery and the collection of data;
- Expanded reach of the projects through coordination and enhanced integration of their activities with other OAA formula and discretionary grant programs; and
- Meeting the increased demands for outreach, counseling, referral and information dissemination created by the challenges of the current economic environment.

**For this cooperative agreement, AoA's involvement will include:**

- Assisting the project leadership in understanding the strategic goals and objectives, policy perspectives, and priorities of the Assistant Secretary for Aging and the AoA by sharing such information on an ongoing basis via e-mail, conference calls, briefings, and other consultations;
- Disseminating Program information and lessons learned to the aging network, Aging and Disability Resource Centers, legal services providers, and national organizations;
- Participating in the annual National Pension Counseling Training Conference, conducted by the Center;
- Providing technical assistance and support on grant management and implementation issues, including execution of the cooperative agreement;
- Reviewing and commenting upon all materials, reports, documents, etc. produced by the project with funds provided through this award;
- Defining project performance criteria and expectations;
- Monitoring, evaluating and supporting the Center's efforts in achieving performance goals; and
- Reviewing the project's performance in deciding upon future funding.

**For this cooperative agreement, the grantee's involvement will include:**

- Providing ongoing support to the AoA Pension Counseling projects;
- Facilitating coordination among the projects, State and Area Agencies on Aging, Aging and Disability Resource Centers, legal services providers, and others by providing substantive legal training, technical assistance, and programmatic consultation;
- Strengthening the AoA Pension Counseling Program by ensuring:
  - increased competency and effectiveness of pension counseling services;
  - increased community awareness of, and access to, pension information and assistance services nationwide, both for consumers and for advocates;
  - improved operational efficiencies, data collection, and reporting practices across the AoA Pension Counseling projects (as specified in Section I of the program announcement, under: Project Goal, Objectives and Activities), focusing on the following key operational areas: staffing; legal training and resources; data collection and reporting; and shared learning practices;
- Assisting individuals residing in areas not currently served by an AoA pension counseling project by maintaining a nationwide dataset of pension information and assistance resources, including government agencies, legal and aging services providers, pro bono referral services, and the array of community services and private professionals that provide some level of pension assistance; and
- Expanding the comprehensive dataset of pension information and resources that comprise PensionHelpAmerica, a web-based pension assistance and referral system.

Within 45 days of the award and 45 days of each continuation award, the grantee will agree upon and adhere to a work plan that details expectations for major activities, products, and

reports during the current budget period. The work plan will include a timetable for project and activity implementation, staff assignments, and other areas that require AoA consultation, review, and/or prior approval. Either the Administration on Aging or the project director can propose a revision of the final work plan at any time.

Funding beyond the initial budget period will be determined on a non-competitive basis. Continuation funding, as outlined in the terms and conditions of Notice of Award, for all the grantees will be subject to:

- Assessment of the Year 1 progress report and determination that satisfactory progress was achieved;
- Review and approval of other documents necessary for continuation;
- Availability of funds;
- Execution of the original line-item budget; and
- Determination that the project is in the best interest of the government.

Once a cooperative agreement is in place, requests to modify or amend it or the work plan may be made by ACL or the awardee at any time. Modifications and/or amendments of the Cooperative Agreement or work plan shall be effective upon the mutual agreement of both parties, except where ACL is authorized under the Terms and Conditions of award, 45 CFR Part 74 or 92, or other applicable regulation or statute to make unilateral amendments. When an award is issued, the cooperative agreement terms and conditions from the funding opportunity announcement are incorporated by reference.

Please see *Section IV.5 Funding Restrictions* for limitations on the use of Federal funds awarded under this announcement.

### **III. Eligibility Information**

#### **III.1. Eligible Applicants**

Domestic public or private non-profit entities including state and local governments, Indian tribal governments and organizations (American Indian/Alaskan Native/Native American), faith-based organizations, community-based organizations, hospitals, and institutions of higher education, with a proven record of advising and representing individuals who have been denied employer or union-sponsored retirement income benefits, and which have the capacity to provide services under the Program on a national basis.

Individuals, foreign entities, and sole proprietorship organizations are not eligible to compete for, or receive, awards under this announcement.

Faith-based and community organizations that meet eligibility requirements are eligible to receive awards under this funding opportunity announcement.

### III.2. Cost Sharing or Matching

Cost Sharing / Matching Requirement: Yes

Grantees must provide at least **25** percent of the total approved cost of the project. The total approved cost of the project is the sum of the ACL (federal) share and the non-federal share. The non-federal share may be met by cash or in-kind contributions, although applicants are encouraged to meet their match requirements through cash contributions. For example, in order to meet the match requirements, a project requesting **\$412,670.00** in ACL (federal) funds must provide a non-federal share of the approved total project cost of at least **\$137,557.00** , which is **25** percent of total approved project cost of **\$550,227.00** .

**Note:** Grantees will be held accountable for projected commitments of non-federal resources in their application budgets and budget justifications, even when the projected non-federal commitment exceeds the required amount of matching or cost share. A grantee's failure to provide the required matching amount will result in the disallowance of federal funds. However, lack of supporting documentation at the time of application submission will not exclude the application from competitive review.

There are two types of match: 1) non-Federal cash and 2) non-Federal in-kind. In general, costs borne by the applicant and cash contributions of any and all third parties involved in the project, including sub-grantees, contractors and consultants, are considered matching funds. Volunteered time and use of facilities to hold meetings or conduct project activities may be considered in-kind (third party) donations. Examples of non-Federal cash match includes budgetary funds provided from the applicant agency's budget for costs associated with the project. ACL encourages you to not exceed the minimum match requirement. Applications with a match greater than the minimum required will not receive additional consideration under the review. Match is not one of the responsiveness criteria as noted in Section III, 3 Application Screening Criteria.

ACL takes very seriously the current downturn in the nation's economy; therefore ACL may waive the matching requirement where severe hardship is documented by the applicant. If you feel unable to meet the minimum matching requirement, please provide a written justification, which explains why you cannot meet the match through cash or in-kind contributions. The written justification must be signed by your authorized representative and submitted with your application through <http://www.grants.gov>. ACL will review your request and contact you should additional information or justification be necessary. Applicants are encouraged to make this hardship determination during the application phase; waiver requests made after awards have been issued will be reviewed on a case-by-case basis.

### III.3. Other

## DUNS Number and System for Award Management (SAM) Requirement

All applicants must have a DUNS number ([www.dnb.com](http://www.dnb.com)) and be registered with the System for Award Management (SAM, [www.sam.gov](http://www.sam.gov)) and maintain an active SAM registration until the application process is complete, and should a grant be made, throughout the life of the award. Finalize a new, or renew an existing, registration at least two weeks before the application deadline. This action should allow you time to resolve any issues that may arise. Failure to comply with these requirements may result in your inability to submit your application or receive an award. Maintain documentation (with dates) of your efforts to register or renew at least two weeks before the deadline. See the SAM Quick Guide for Grantees at: [https://www.sam.gov/sam/transcript/SAM\\_Quick\\_Guide\\_Grants\\_Registrations-v1.6.pdf](https://www.sam.gov/sam/transcript/SAM_Quick_Guide_Grants_Registrations-v1.6.pdf).

HHS requires all entities that plan to apply for, and ultimately receive, Federal grant funds from any HHS Agency, or receive subawards directly from recipients of those grant funds to:

- Be registered in the SAM prior to submitting an application or plan;
- Maintain an active SAM registration with current information at all times during which it has an active award or an application or plan under consideration by an OPDIV; and
- Provide its active DUNS number in each application or plan it submits to the OPDIV.

The agency is prohibited from making an award until an applicant has complied with these requirements. At the time an award is ready to be made, if the intended recipient has not complied with these requirements, the agency:

- May determine that the applicant is not qualified to receive an award; and
- May use that determination as a basis for making an award to another applicant.

## Application Disqualification Factors

All applications will be screened to assure a level playing field for all applicants. Applications that fail to meet the screening criteria described below will **not** be reviewed and will receive **no** further consideration.

Applications that fail to satisfy the due date and time deadline requirements stated in *Section IV.3. Submission Dates and Times* will be deemed non-responsive and will not be considered for funding under this announcement.

See *Section IV.3. Submission Dates and Times* for disqualification information specific to electronically-submitted applications:

- Electronically-submitted applications that do not receive a date/time-stamp email indicating application submission on or before 11:59 p.m., Eastern Time, on the due date, will be disqualified and will not be considered for competition.
- Electronically-submitted applications that fail the checks and validations at [www.Grants.gov](http://www.Grants.gov) because the Authorized Organization Representative (AOR) does not have a current registration at the System for Award Management (SAM) at the time of application submission will be disqualified and will not be considered for competition.

- The Project Narrative section of the Application must be **double-spaced**, on 8 ½” x 11” plain white paper with **1” margins** on both sides, and a **font size of not less than 11**.
- **The Project Narrative must not exceed 20 pages.** NOTE: The Project Work Plan, Letters of Commitment, and Vitae of Key Project Personnel **are not counted** as part of the Project Narrative for purposes of the 20-page limit.

Unsuccessful submissions will require authenticated verification from <http://www.grants.gov> indicating system problems existed at the time of your submission. For example, you will be required to provide an <http://www.grants.gov> submission error notification and/or tracking number in order to substantiate missing the application deadline.

### **Application Responsiveness Criteria**

The successful applicant will be an organization that meets the following criteria:

- a. Demonstrates a proven record of advising and representing individuals who have been denied employer or union-sponsored retirement income benefits; and
- b. Demonstrates the capacity to deliver pension counseling services on a national basis.

**Applications that do not meet the above responsiveness criteria will be administratively eliminated and will NOT be reviewed**

## **IV.1. Address to Request Application Package**

### **Address to Request Application Package**

Application materials can be obtained from <http://www.grants.gov>

Please note, ACL is requiring applications for all announcements to be submitted electronically through <http://www.grants.gov>. The Grants.gov (<http://www.grants.gov>) registration process can take several days. If your organization is not currently registered with <http://www.grants.gov>, please begin this process immediately. **For assistance with <http://www.grants.gov>, please contact them at [support@grants.gov](mailto:support@grants.gov) or 1-800-518-4726 between 7 a.m. and 9 p.m. Eastern Time.** At <http://www.grants.gov>, you will be able to download a copy of the application packet, complete it off-line, and then upload and submit the application via the Grants.gov website (<http://www.grants.gov>).

Applications submitted via <http://www.grants.gov>:

- You may access the electronic application for this program on <http://www.grants.gov>. You must search the downloadable application page by the Funding Opportunity Number or CFDA number.
- At the <http://www.grants.gov> website, you will find information about submitting an

application electronically through the site, including the hours of operation. ACL strongly recommends that you do not wait until the application due date to begin the application process through <http://www.grants.gov> because of the time involved to complete the registration process.

- All applicants must have a Dun and Bradstreet (D&B) Data Universal Numbering System (DUNS) number and register in the System for Award Management (SAM). You should allow a minimum of **five days** to complete the SAM registration.
- **Note:** Failure to submit the correct suffix can lead to delays in identifying your organization and access to funding in the Payment Management System.
- Effective October 1, 2010, HHS requires all entities that plan to apply for and ultimately receive Federal grant funds from any HHS Operating/Staff Division (OPDIV/STAFFDIV) **or receive subawards directly from the recipients of those grant funds** to:
  1. Be registered in the SAM prior to submitting an application or plan;
  2. Maintain an active SAM registration with current information at all times during which it has an active award or an application or plan under consideration by an OPDIV; and
  3. Provide its DUNS number in each application or plan it submits to the OPDIV.

An award cannot be made until the applicant has complied with these requirements. At the time an award is ready to be made, if the intended recipient has not complied with these requirements, the OPDIV/STAFFDIV:

- May determine that the applicant is not qualified to receive an award; and
- May use that determination as a basis for making an award to another applicant.

Additionally, all first-tier subaward recipients must have a DUNS number at the time the subaward is made.

- Since October 1, 2003, The Office of Management and Budget has required applicants to provide a Dun and Bradstreet (D&B) Data Universal Numbering System (DUNS) number when applying for Federal grants or cooperative agreements. It is entered on the SF 424. It is a unique, **nine-digit identification number**, which provides unique identifiers of single business entities. The DUNS number is *free and easy* to obtain.
- Organizations can receive a DUNS number at no cost by calling the dedicated toll-free DUNS Number request line at 1-866-705-5711 or by using this link to access a guide:  
[http://www.whitehouse.gov/sites/default/files/omb/grants/duns\\_num\\_guide.pdf](http://www.whitehouse.gov/sites/default/files/omb/grants/duns_num_guide.pdf)
- You must submit all documents electronically, including all information included on the SF424 and all necessary assurances and certifications.
- Prior to application submission, Microsoft Vista and Office 2007 users should review the <http://www.grants.gov> compatibility information and submission instructions provided at <http://www.grants.gov> (click on “**Vista and Microsoft Office 2007 Compatibility Information**”).

- **Your application must comply with any page limitation requirements described in this Program Announcement.**
- After you electronically submit your application, you will receive an automatic acknowledgement from <http://www.grants.gov> that contains <http://www.grants.gov> tracking number. The Administration for Community Living will retrieve your application form from <http://www.grants.gov>.
- After the Administration on Aging retrieves your application form from <http://www.grants.gov>, a return receipt will be emailed to the applicant contact. This will be in addition to the validation number provided by <http://www.grants.gov>.
- Each year organizations registered to apply for Federal grants through <http://www.grants.gov> will need to renew their registration with the System for Awards Management (SAM). You can register with the SAM online and it will take about 30 minutes (<http://www.sam.gov>).

Contact person regarding this Program Announcement:

Valerie Soroka  
 AoA Office of Elder Rights  
 Administration for Community Living  
 U.S. Department of Health and Human Services  
 Washington, DC 20201  
 Phone: (202) 357-3531  
 Email: [valerie.soroka@acl.hhs.gov](mailto:valerie.soroka@acl.hhs.gov)

## IV.2. Content and Form of Application Submission

### Partner Standard Format and PO-Specific Format Requirements For All Applications:

#### Authorized Organizational Representative (AOR)

The individual(s), named by the applicant/recipient organization, who is authorized to act for the applicant/recipient and to assume the obligations imposed by the Federal laws, regulations, requirements, and conditions that apply to grant applications or awards.

Each applicant must designate an Authorized Organizational Representative (AOR). An AOR is named by the applicant, and is authorized to act for the applicant, to assume the obligations imposed by the Federal laws, regulations, requirements, and conditions that apply to the grant application or awards.

AOR Authorization is part of the registration process at [www.Grants.gov](http://www.Grants.gov) where the AOR will create a short profile and obtain a username and password from the Grants.gov Credential Provider. AORs will only be authorized for the DUNS number registered in the System for Award Management (SAM).

### **Point of Contact**

In addition to the AOR, a point of contact on matters involving the application must also be identified. The point of contact, known as the Project Director or Principal Investigator, should not be identical to the person identified as the AOR. The point of contact must be available to answer any questions pertaining to the application.

### **Application Checklist**

Applicants may refer to *Section VIII. Other Information* for a checklist of application requirements that may be used in developing and organizing application materials. Details concerning acknowledgment of received applications are available in *Section IV.3. Submission Dates and Times* of this announcement.

**Follow the instructions provided in the formatting section to ensure that your application can be printed efficiently and consistently for the competitive review.**

### **Observe page limitations.**

All applicants must follow the instructions provided in this section. Be sure to print all attachments (components) on paper and count the number of pages before submission. Keep the printed copy as a hard copy of your application for your files.

### **ELECTRONIC APPLICATIONS SUBMITTED VIA [www.Grants.gov](http://www.Grants.gov):**

Electronic applications will only be accepted via [www.Grants.gov](http://www.Grants.gov). The Agency will not accept applications submitted via email or via facsimile. Only applications, which pass the Grants.gov validation check, will be acknowledged.

**Please read this section carefully before beginning application submission.** It is mandatory to follow the instructions provided in this section to ensure that your application can be printed efficiently and consistently for review.

### **Copies Required**

Applicants must submit one complete copy of the application package electronically. Applicants submitting electronic applications need not provide additional copies of their application package.

**NOTE:** Applications submitted via [www.Grants.gov](http://www.Grants.gov) will undergo a validation check. See *Section IV.2. Application Submission Options* and *Section IV.3. Submission Due Dates and Times, Explanation of Due Dates*. The validation check can affect whether the application is accepted for review. Applications that fail the [www.Grants.gov](http://www.Grants.gov) validation check will not be transmitted to the Agency. If the application fails the validation check and is not resubmitted by 11:59 p.m., ET, on the due date, it will be disqualified.

### **Signatures**

Follow the AOR Authorization and E-Biz POC instructions provided at [www.Grants.gov](http://www.Grants.gov).

### **Required OMB-Approved and Standard Forms (SFs)**

[www.Grants.gov](http://www.Grants.gov) provides its own protocols for the submission of OMB-approved and

Standard Forms (SFs) such as the SF-424 application and budget forms and the SF-P/PSL, Project/Performance Site Location form. See *Section IV.2. Required Forms, Assurances, and Certifications* for required OMB-approved Standard Forms and required assurances and certifications.

### **Application Package Components**

Applications must be divided into the sections listed in the table. **It is important that each component is submitted in a separate electronic file.** Page limitations apply to the Project Description document and the Appendices and the following:

- The Project Summary/Abstract is limited to one single-spaced page.
- The Project Narrative is limited to 20 double spaced pages.

<b>Application Package Components</b>	<b>Page Limitations</b>
Required Standard Forms (SFs) and/or OMB-approved Forms	No page limitations.
Required Certifications and Assurances	No page limitations.
Project Summary/Abstract	One page limitation, single-spaced, font size of no less than 11 point
Project Narrative	<b>20 pages in double-spaced format with a font size of no less than 11-point and included items are listed later in this section.</b> The 20 page project description <i>does not</i> include the project abstract/summary, table of contents, appendix, budget and budget narrative, or the standard forms.
Budget Justification	Submit a 3-5 year budget in accordance with program announcement requirements with line-item detail with justification narrative. <b>The Budget Justification should be no longer than 10 pages.</b>
Proof of Legal Status/Proof of Non-Profit Status	No page limitations.

The required content of the Project Narrative and any Appendices, and their page limits, are listed later in this section.

With the exception of the required Standard Forms (SFs), all application materials must be formatted so that they will print out onto 8 ½" x 11" white paper with 1-inch margins. **All pages of the application component, i.e., Project Narrative, Budget Justification,**

**Appendices, must be sequentially numbered.** Applicants should print all attachments on paper and count the number of pages before submitting the application. Applicants should keep a hard copy of the submitted application package for their files.

All elements of the application submission, with the exception of the one-page Project Summary/Abstract, the Budget Justification, required Assurances and Certifications, and proof of legal status/non-profit status, must be in double-spaced format in 11-point font. The Project Summary/Abstract is required to be one single-spaced page in a font size not less than 11-point. The Budget Justification may be single-spaced, in a font size not less than 11-point and should be no more than 10 pages.

**Applicants must follow the instructions provided in this section:**

**Carefully observe the file naming conventions required by [www.Grants.gov](http://www.Grants.gov).**

Limit file names to 50 characters and do not use special characters (example: &,-,\*,%/,#) including periods (.), blank spaces, and accent marks, within application form fields, and file attachment names. An underscore (\_) may be used to separate a file name.

**Use only file formats supported by the Agency.**

It is critical that applicants only submit application components using the supported file formats listed here. Documents in file formats that are not supported by the Agency will be removed from the application and will not be used in the competitive review. This may make the application incomplete and the Agency will not make any awards based on an incomplete application.

**The Agency supports the following file formats:**

- Adobe PDF – Portable Document Format (.pdf)
- Microsoft Word (.doc or .docx)
- Microsoft Excel (.xls or .xlsx)
- Microsoft PowerPoint (.ppt)
- Image Formats (.JPG, .GIF, .TIFF, or .BMP only)

**Do not encrypt or password protect the electronic application files!**

If the Agency cannot access submitted electronic files because they have been encrypted or are password protected, the affected file will be removed from the application and will not be used in the competitive review. This may make the application incomplete and the Agency will not make any awards based on an incomplete application.

**Required Forms, Assurances, and Certifications**

**Applicants seeking grant or cooperative agreement awards under this announcement must submit the listed Standard Forms (SFs), assurances, and certifications with the application.** All required Standard Forms, assurances, and certifications are available at

[Grants.gov Forms Repository](http://www.Grants.gov) unless specified otherwise.

Forms / Assurances / Certifications	Submission Requirement	Notes / Description
SF-424 - Application for Federal Assistance	Submission is required for all applicants by the application due date.	Required for all applications.
Certification Regarding Lobbying	Submission required of all applicants with the application package. If it is not submitted with the application package, it may also be submitted prior to the award of a grant.	Submission of this Certification is required for all applications.

### Additional Assurances and Certifications

## IV.2. Project Narrative

### Project Narrative

The Project Narrative must be double-spaced, on 8 ½" x 11" paper with 1" margins on both sides, and a font size of not less than 11. You can use smaller font sizes to fill in the Standard Forms and Sample Formats. The suggested length for the Project Narrative is ten to twenty pages; twenty pages is the maximum length allowed. ACL will not accept applications with a Project Narrative that exceeds 20 pages. The Project Work Plan, Letters of Commitment, and Vitae of Key Personnel are not counted as part of the Project Narrative for purposes of the 20-page limit, but all of the other sections noted below are included in the limit.

The components of the Project Narrative counted as part of the 20 page limit include:

- Summary/Abstract
- Problem Statement
- Goal(s) and Objective(s)
- Proposed Intervention
- Special Target Populations and Organizations
- Outcomes
- Project Management
- Evaluation
- Dissemination
- Organizational Capability

The Project Narrative is the most important part of the application, since it will be used as the primary basis to determine whether or not your project meets the minimum

requirements for grants issued by the Administration for Community Living. The Project Narrative should provide a clear and concise description of your project.

To more closely link preparation of the Project Narrative (IV.2.1.) to the Funding Opportunity Description (I.), the applicant may wish to organize this section using the detailed outline which follows:

- Summary/Abstract (analogous to Executive Summary)
- Project Relevance & Current Need (analogous to AoA Program History and Purpose)
- Program Approach
  - Goal and Objective(s)
  - Activities and Work Plan
    - Training & Technical Assistance
      - Design, Delivery and Coordination of Substantive Legal Training
      - Technical Assistance and Case Consultation Services
    - Nationwide Client Referral and Program Outreach (includes Targeting)
      - Client Referral Services
      - National Outreach Efforts
    - Program Evaluation and Improvement
      - Program Evaluation
      - Shared Learning
- Project Impact
  - Outcomes
  - Evaluation & Dissemination
- Organizational Capacity
  - Organizational Capability
  - Project Management
  - Collaborations

### **Summary/Abstract**

This section should include a brief - no more than 265 words maximum - description of the proposed project, including: goal(s), objectives, outcomes, and products to be developed. Detailed instructions for completing the summary/abstract are included in a subsequent attachment of this document.

Please note the 265-word limit for this section.

## **Problem Statement**

This section should describe, in both quantitative and qualitative terms, the nature and scope of the particular problem or issue the proposed intervention is designed to address, including how the project will potentially affect the elderly population and/or their caregivers (including specific subgroups within those populations), and possibly the health care and social services systems (e.g., the use of health care and/or nursing home services.)

Specifically, this section should discuss how the project will potentially affect pension counseling projects and other pension advocates, in addition to aging American workers, retirees, and their families, as detailed under the Funding Opportunity Description of this announcement.

## **Goal(s) and Objective(s)**

This section should consist of a description of the project's goal(s) and major objectives. Unless the project involves multiple, complex interventions, we recommend you have only one overall goal.

In responding to this Funding Opportunity Announcement, we recommend that your one goal be to operate a National Technical Resource and Assistance Center in support of the Pension Counseling and Information Program's regional counseling projects and others, as noted within the Funding Opportunity Description of this announcement.

## **Proposed Intervention**

This section should provide a clear and concise description of the intervention you are proposing to use to address the problem described in the "Problem Statement". You should also describe the rationale for using the particular intervention, including factors such as: "lessons learned" for similar projects previously tested in your community, or in other areas of the country; factors in the larger environment that have created the "right conditions" for the intervention (e.g., existing social, economic or political factors that you'll be able to take advantage of, etc.). Also note any major barriers you anticipate encountering, and how your project will be able to overcome those barriers. Be sure to describe the role and makeup of any strategic partnerships you plan to involve in implementing the intervention, including other organizations, supporters, and/or consumer groups.

Description of intervention activities should be organized under the following project objectives:

- (1) Training & Technical Assistance
- (2) Nationwide Client Referral and Program Outreach, including discussion of targeting (specifics provided in the section below entitled "Special Target Populations and Organizations")
- (3) Program Evaluation and Improvement

**Work Plan.** The Project Work Plan should reflect and be consistent with the Project Narrative and Budget and should cover all five (5) years of the project period. It should include a statement of the project’s overall goal, anticipated outcome(s), key objectives, and the major tasks or action steps that will be pursued to achieve the goal and outcome(s). For each major task or action step, the work plan should identify timeframes involved (including start- and end-dates), and the lead person responsible for completing the task. Please reference the optional Sample Work Plan Template included under the Downloads for this Funding Opportunity Announcement as posted at [http://www.acl.gov/Funding\\_Opportunities/Announcements/Index.aspx](http://www.acl.gov/Funding_Opportunities/Announcements/Index.aspx)

### **Special Target Populations and Organizations**

This section should describe how you plan to involve community-based organizations in a meaningful way in the planning and implementation of the proposal project. This section should also describe how the proposed intervention will target disadvantaged populations, including limited-English speaking populations.

### **Outcomes**

This section of the project narrative must clearly identify the measurable outcome(s) that will result from the project. (NOTE: ACL will not fund any project that does not include measurable outcomes). This section should also describe how the project’s findings might benefit the field at large, (e.g., how the findings could help other organizations throughout the nation to address the same or similar problems.) List measurable outcomes in the work plan grid under “Measurable Outcomes” in addition to any discussion included in the narrative along with a description of how the project might benefit the field at large (Please reference the optional Sample Work Plan Template included under the Downloads for this Funding Opportunity Announcement as posted at [http://www.acl.gov/Funding\\_Opportunities/Announcements/Index.aspx](http://www.acl.gov/Funding_Opportunities/Announcements/Index.aspx))

A “measurable outcome” is an observable end-result that describes how a particular intervention benefits consumers. It demonstrates the functional status, mental well-being, knowledge, skill, attitude, awareness or behavior.) It can also describe a change in the degree to which consumers exercise choice over the types of services they receive, or whether they are satisfied with the way a service is delivered. Additional examples include: a change in the responsiveness or cost-effectiveness of a service delivery system; a new model of support or care that can be replicated in the aging network; new knowledge that can contribute to the field of aging; a measurable increase in community awareness; or a measurable increase in persons receiving services. A measurable outcome is not a measurable “output”, such as: the number of clients served; the number of training sessions held; or the number of service units provided.

You should keep the focus of this section on describing what outcome(s) will be produced

by the project. You should use the Evaluation section noted below to describe how the outcome(s) will be measured and reported.

Your application will be scored on the clarity and nature of your proposed outcomes, not on the number of outcomes cited. It is totally appropriate for a project to have only ONE outcome that it is trying to achieve through the intervention reflected in the project's design.

### **Project Management**

This section should include a clear delineation of the roles and responsibilities of project staff, consultants and partner organizations, and how they will contribute to achieving the project's objectives and outcomes. It should specify who would have day-to-day responsibility for key tasks such as: leadership of project; monitoring the project's on-going progress, preparation of reports; communications with other partners and ACL. It should also describe the approach that will be used to monitor and track progress on the project's tasks and objectives.

### **Evaluation**

This section should describe the method(s), techniques and tools that will be used to: 1) determine whether or not the proposed intervention achieved its anticipated outcome(s), and 2) document the "lessons learned" – both positive and negative - from the project that will be useful to people interested in replicating the intervention, if it proves successful.

### **Dissemination**

This section should describe the method that will be used to disseminate the project's results and findings in a timely manner and in easily understandable formats, to parties who might be interested in using the results of the project to inform practice, service delivery, program development, and/or policy-making, including and especially those parties who would be interested in replicating the project.

### **Organization Capability**

Each application should include an organizational capability statement and vitae for key project personnel. The organizational capability statement should describe how the applicant agency (or the particular division of a larger agency which will have responsibility for this project) is organized, the nature and scope of its work and/or the capabilities it possesses. It should also include the organization's capability to sustain some or all project activities after Federal financial assistance has ended.

This description should cover capabilities of the applicant agency not included in the program narrative, such as any current or previous relevant experience and/or the record of the project team in preparing cogent and useful reports, publications, and other products. If appropriate, include an organization chart showing the relationship of the project to the current organization. Please attach short vitae for key project staff only. Neither vitas nor an

organizational chart will count towards the narrative page limit. Also include information about any contractual organization(s) that will have a significant role(s) in implementing project and achieving project goals.

In addition, this section should highlight any experience of particular relevance to the mission and functions of the Pension Counseling and Information Program and the Center's role in support of the Program. This might include:

- Knowledge of and experience with the roles and responsibilities of a national technical resource and assistance center;
- A thorough command of the history and current status of the Pension Counseling and Information Program; and
- The capabilities to provide the full range of services required -- training and technical assistance, nationwide information and referral, and project operations support and coordination services -- to the pension counseling project staff and other identified audiences.

Signed letters of collaboration must specify the commitment, role, and resources/activities that will be provided in support of the applicant. Strategies to reach targeted populations must be documented with letters of commitment that detail the specific role/function in support of the project's effort that will be played by the collaborating organization. The organization's expertise, experience, and access to the targeted population(s) should also be described in the letter of commitment, which can be signed, scanned, and included as an attachment to the application submitted electronically via <http://www.grants.gov>.

Applicants unable to scan the signed letters of commitment may fax them to the ACL Office of Grants Management at 202-357-3467 by the application deadline. In your fax, be sure to include the funding opportunity number and your agency name.

### **Budget Narrative/Justification**

Applicants requesting funding for a multi-year grant program are REQUIRED to provide a detailed Budget Narrative/Justification for EACH potential year of grant funding requested.

### **Electronic Submission via [www.Grants.gov](http://www.Grants.gov)**

- Additional guidance on the submission of electronic applications can be found at [http://www.grants.gov/applicants/get\\_registered.jsp](http://www.grants.gov/applicants/get_registered.jsp).
- If applicants encounter any technical difficulties in using [www.Grants.gov](http://www.Grants.gov), contact the Grants.gov Contact Center at: 1-800-518-4726, or by email at [support@grants.gov](mailto:support@grants.gov), to report the problem and obtain assistance. Hours of Operation: 24 hours a day, 7 days a week. The Grants.gov Contact Center is closed on federal holidays.
- Applicants should always retain Grants.gov Contact Center service ticket number(s) as they may be needed for future reference.
- **Contact with the Grants.gov Contact Center prior to the listed application due date and time does not ensure acceptance of an application. If difficulties are encountered, the Grants Management Officer listed in *Section VII. Agency***

**Contacts will determine whether the submission issues are due to Grants.gov system errors or user error.**

### **IV.3. Submission Dates and Times**

Due Date for Applications: **04/29/2013**

#### **Explanation of Due Dates**

The due date for receipt of applications is listed in the *Overview* section and in this section. See *Section III.3. Application Disqualification Factors*.

#### **Electronic Applications**

The deadline for submission of electronic applications via [www.Grants.gov](http://www.Grants.gov) is 11:59 p.m., ET, on the due date. Electronic applications submitted at 12:00 a.m., ET, on the day after the due date will be considered late and will be disqualified from competitive review and from funding under this announcement.

Applications that fail to meet the application due date will not be reviewed and will receive no further consideration. You are strongly encouraged to submit your application a minimum of 3-5 days prior to the application closing date. Do not wait until the last day in the event you encounter technical difficulties, either on your end or, with <http://www.grants.gov>. Grants.gov can take up to 48 hours to notify you of a successful submission.

Applicants are required to submit their applications electronically via [www.Grants.gov](http://www.Grants.gov) unless they received an exemption through the process described in *Section IV.2. Request an Exemption from Required Electronic Application Submission*.

The agency does not accommodate transmission of applications by email or facsimile.

Instructions for electronic submission via [www.Grants.gov](http://www.Grants.gov) are available at [http://www.grants.gov/applicants/apply\\_for\\_grants.jsp](http://www.grants.gov/applicants/apply_for_grants.jsp).

#### **Please note:**

Applications submitted to [www.Grants.gov](http://www.Grants.gov) at any time during the open application period, and prior to the due date and time that fail the Grants.gov validation check will not be received at ACL. **These applications will not be acknowledged.** Applications that fail the Grants.gov validation check will not be transmitted to ACL though they may have been submitted on time.

Each time an application is submitted via [www.Grants.gov](http://www.Grants.gov), the application will receive a new date and time-stamp. Only those applications with date and time-stamps that result in a validated application, which is transmitted to ACL, will be acknowledged.

#### **Extensions and/or Waiving Due Date and Receipt Time Requirements**

ACL may extend an application due date and receipt time when circumstances make it impossible for applicants to submit their applications on time. These events include natural disasters (floods, hurricanes, tornados, etc.), or when there are widespread disruptions of electrical service, or mail service, or in other rare cases. The determination to extend or waive due date and/or receipt time requirements rests with the Grants Management Officer listed as the Office of Grants Management Contact in *Section VII. Agency Contacts*.

#### **Acknowledgement from [www.Grants.gov](http://www.Grants.gov) of an electronic application's submission:**

Applicants will receive an initial email upon submission of their application to [www.Grants.gov](http://www.Grants.gov). This email will provide a **Grants.gov Tracking Number**. Applicants should refer to this tracking number in all communication with Grants.gov. The email will also provide a **date and time stamp**, which serves as the official record of the application's submission. The date and time-stamp must reflect a submission time on, or before, 11:59 p.m., ET, on the application due date. Receipt of this email does not indicate that the application is accepted or that it has passed the validation check.

Each time an application is submitted, or resubmitted, via [www.Grants.gov](http://www.Grants.gov), the application will receive a new date and time-stamp. Only those applications with on-time date and time-stamps that result in a validated application, which is transmitted to ACL, will be acknowledged.

Applicants will be provided with an acknowledgement from [www.Grants.gov](http://www.Grants.gov) that the submitted application package has passed, or failed, a series of checks and validations. Applications that are submitted on time that fail the validation check will not be transmitted to ACL and will not be acknowledged.

See "[What to Expect After Submitting](#)" at [www.Grants.gov](http://www.Grants.gov) for more information.

#### **IV.4. Intergovernmental Review of Federal Programs**

This program is not subject to Executive Order (E.O.) 12372, "Intergovernmental Review of Federal Programs," or 45 CFR Part 100, "Intergovernmental Review of Department of Health and Human Services Programs and Activities." No action is required of applicants under this announcement with regard to E.O. 12372.

#### **IV.5. Funding Restrictions**

Costs of organized fund raising, including financial campaigns, endowment drives, solicitation of gifts and bequests, and similar expenses incurred solely to raise capital or obtain contributions, are considered unallowable costs under grants or cooperative agreements awarded under this funding opportunity announcement.

Grant awards may not allow reimbursement of pre-award costs.

Construction is not an allowable activity or expenditure under this grant award.

Purchase of real property is not an allowable activity or expenditure under this grant award.

#### IV.6. Other Submission Requirements

##### Electronic Submission

See *Section IV.2* for application requirements and for guidance when submitting applications electronically via <http://www.Grants.gov>.

For all submissions, see *Section IV.3* for information on due dates and times.

#### V. Application Review Information

Applications competing for financial assistance will be reviewed and evaluated using the criteria described in this section. The corresponding point values indicate the relative importance placed on each review criterion. Points will be allocated based on the extent to which the application proposal addresses each of the criteria listed. Applicants should address these criteria in their application materials, particularly in the project description and budget justification, as they are the basis upon which competing applications will be judged during the objective review. The required elements of the project description and budget justification may be found in *Section IV.2* of this announcement.

##### Project Relevance & Current Need

**Maximum Points:**  
**10**

- a. Does the proposed project clearly and adequately respond to the priority area's strategic goals and core activities, as described in this Funding Opportunity Announcement? Does the applicant understand the specific nature, varieties and prevalence of pension problems facing potential clients nationwide, and across all pension systems in general? **(5 points)**
- b. Does the proposal clearly describe the relevance of the stated needs to the applicant's proposed delivery of services? Are the identified "need and relevance" themes appropriately and thoughtfully addressed throughout the proposal? **(5 points)**

##### Approach

**Maximum Points:**  
**45**

- a. Goals and Objectives:** Has the applicant clearly stated the goal(s) of the proposed project? Is the goal(s) of the project clearly driven by the AoA's overarching program purpose as stated in this Funding Opportunity Announcement? Are the major themes as identified in this announcement clearly reflected in the proposal's organization and content? **(5 points)**
- b. Activities:** Is the approach clearly defined? Does it reflect a coherent and feasible approach for successfully addressing the identified problem and achieving the identified outcome(s)? Does the project take into account barriers and opportunities that exist in the larger environment that may impact on the project's success?
- i. Training & Technical Assistance: (10 points)**
  - ii. Nationwide Outreach, Information and Referral: (10 points)**
  - iii. Operational Support and Coordination: (5 points)**
- c. Work Plan:** Is the project work plan clear and comprehensive? Does it include sensible and feasible timeframes for the accomplishment of tasks presented? Does the work plan include specific objectives and tasks that are clearly driven by the proposed approach and directly contribute to its measurable outcomes? Are the roles and responsibilities of project management, staff, consultants, and partners clearly defined and linked to specific objectives, tasks and outcomes? **(15 points)**

## Budget

**Maximum Points:**  
**10**

Is the project cost-effective and programmatically efficient, maximizing Federal and all other resources? Is the budget justified with respect to the adequacy and reasonableness of resources requested? Are budget line items clearly delineated and consistent with work plan objectives and the AoA Program purpose? **(10 points)**

## Project Impact

**Maximum Points:**  
**10**

- a. Outcomes:** Are the expected project benefits and results clear, realistic, and consistent with the objectives and purpose of the project? Are the anticipated outcomes of the proposed project likely to be achieved, and will they significantly assist individuals nationwide in understanding and exercising their pension rights? Are the proposed outcomes measurable and consistent with the Funding Opportunity Announcement's definition of a project outcome? **(5 points)**
- b. Evaluation & Dissemination:** Does the approach reflect a thoughtful and well-designed methodology that will adequately measure whether or not the project

has achieved its proposed measureable outcome(s)? Is the evaluation also designed to capture and communicate “lessons learned” that might be of use to others in the pension counseling community, or to those interested in replicating the project? Will the dissemination plan get relevant and easy-to-use information in a timely manner to parties that might be interested in making use of its findings, particularly to those who might want to replicate the project? **(5 points)**

## Organizational Capacity

**Maximum Points:**  
**25**

**a. Organizational Capability:** Does the applicant organization clearly identify its capability for carrying out the proposed nationwide project? Is the organization sponsoring the proposed project well-situated in the applicable professional community(ies) to deliver nationwide services as defined in this Funding Opportunity Announcement? Is the organization of suitable size and stability to effectively sponsor and support the activities of the proposed project? **(10 points)**

**b. Project Management / Internal Capacity:** Are project staff and affiliates sufficiently knowledgeable of pension law, national service delivery, and the range of required counseling, outreach and support services to efficiently and effectively support the pension counseling projects and other components of the nationwide network of pension advocates? Has the applicant demonstrated capacity and experience in using quantitative and/or qualitative performance outcome information to support its activity and management decisions? **(10 points)**

**c. Collaborations:** Are letters included, as appropriate, from stakeholders and organizations identified as collaborators, and do they specify the commitment, role, and resources/activities that will be provided in support of the applicant, consistent with the work plan description of their intended roles and contributions? **(5 points)**

## V.2. Review and Selection Process

No grant award will be made under this announcement on the basis of an incomplete application. No grant award will be made to an applicant or sub-recipient that does not have active registration at [www.sam.gov](http://www.sam.gov).

### Initial Screening

Each application will be screened to determine whether it meets one of the following disqualification criteria as described in *Section III.3. Application Disqualification Factors*:

- Applications that are designated as late according to *Section IV.3. Submission Dates and Times*,
- The Project Narrative section of the Application must be **double-spaced**, on 8 ½” x

11" plain white paper with **1" margins** on both sides, and a **font size of not less than 11**.

- **The Project Narrative must not exceed 20 pages.** NOTE: The Project Work Plan, Letters of Commitment, and Vitae of Key Project Personnel **are not counted** as part of the Project Narrative for purposes of the 20-page limit.

For those applications that have been disqualified under the initial screening, notice will be provided by postal mail or by email. See *Section IV.3. Explanation of Due Dates* for information on Grants.gov's and the Agency's acknowledgment of received applications.

## **Objective Review and Results**

Applications competing for financial assistance will be reviewed and evaluated by objective review panels using the criteria described in *Section V.1. Criteria* of this announcement. Each panel is composed of experts with knowledge and experience in the area under review. Generally, review panels include three reviewers and one chairperson.

Results of the competitive objective review are taken into consideration by the Agency in the selection of projects for funding; however, objective review scores and rankings are not binding. They are one element in the decision-making process.

The Agency may elect not to fund applicants with management or financial problems that would indicate an inability to successfully complete the proposed project. Applications may be funded in whole or in part. Successful applicants may be funded at an amount lower than that requested. The Agency reserves the right to consider preferences to fund organizations serving emerging, unserved, or under-served populations, including those populations located in pockets of poverty. The Agency will also consider the geographic distribution of Federal funds in its award decisions.

Final award decisions will be made by the Administrator for the Administration of Community Living, or designee. In making these decisions, the Administrator will take into consideration: recommendations of the review panel; reviews for programmatic and grants management compliance; the reasonableness of the estimated cost to the government considering the available funding and anticipated results; and the likelihood that the proposed project will result in the benefits expected.

ACL may refuse funding for projects with what it regards as unreasonably high start-up costs for facilities or equipment, or for projects with unreasonably high operating costs.

## **Approved but Unfunded Applications**

Applications recommended for approval that were not funded under the competition because of the lack of available funds may be held over by the Agency and reconsidered in a subsequent review cycle if a future competition under the program area is planned. These applications will be held over for a period of up to one year and will be re-competed for funding with all other competing applications in the next available review cycle. For those applications that have been deemed as approved but unfunded, notice will be given of such

determination by postal mail.

### **V.3. Anticipated Announcement and Award Dates**

## **VI. Award Administration Information**

### **VI.1. Award Notices**

Successful applicants will be notified through the issuance of a Notice of Award (NoA) that sets forth the amount of funds granted, the terms and conditions of the grant, the effective date of the grant, the budget period for which initial support will be given, the non-Federal share to be provided (if applicable), and the total project period for which support is contemplated. The NoA will be signed by the Grants Officer and transmitted via postal mail, email, or current Grants Management System. Following the finalization of funding decisions, organizations whose applications will not be funded will be notified by letter signed by the cognizant Program Office. Any other correspondence that announces to a Principal Investigator, or a Project Director, that an application was selected is not an authorization to begin performance.

Project costs that are incurred prior to the receipt of the NoA are at the recipient's risk and may be reimbursed only to the extent that they are considered allowable as approved pre-award costs. Information on allowable pre-award costs and the time period under which they may be incurred is available in *Section IV.5. Funding Restrictions*.

### **VI.2. Administrative and National Policy Requirements**

Awards issued under this announcement are subject to the uniform administrative requirements and cost principles of 45 CFR. Part 74 (Awards And Subawards To Institutions Of Higher Education, Hospitals, Other Nonprofit Organizations, And Commercial Organizations) or 45 CFR. Part 92 (Grants And Cooperative Agreements To State, Local, And Tribal Governments). The Code of Federal Regulations (CFR) is available at <http://www.gpo.gov>.

An application funded with the release of Federal funds through a grant award does not constitute, or imply, compliance with Federal regulations. Funded organizations are responsible for ensuring that their activities comply with all applicable Federal regulations.

The award is also subject to DHHS Administrative Requirements, which can be found in 45CFR Part 74 and 92 and the Standard Terms and Conditions, included in the Notice of Award as well as implemented through the HHS Grants Policy Statement located at <http://www.hhs.gov/grantsnet/adminis/gpd/index.htm>.

### **VI.3. Reporting**

Grantees under this funding opportunity announcement will be required to submit performance progress and financial reports periodically throughout the project period. The frequency of required reporting is listed later in this section. Final reports may be submitted in hard copy to the Grants Management Office Contact listed in *Section VII. Agency Contacts* of this announcement. Instructions on submission of reports electronically will be provided with award documents.

### **Performance Progress Reports (PPR)**

Notice of Award documents will inform grantees of the appropriate performance progress report form or format to use. Grantees should consult their Notice of Award documents to determine the appropriate performance progress report format required under their award. Performance progress reports are due 30 days after the end of the reporting period.

Final program performance reports are due 90 days after the close of the project period.

### **Federal Financial Reports (FFR)**

As of March 1, 2011, HHS began the transition from use of the SF-269, Financial Status Report (Short Form or Long Form) to the use of the SF-425 Federal Financial Report for expenditure reporting. SF-269s will no longer be accepted for expenditure reports due after that date. If an SF-269 is submitted, the Agency will return it and require the recipient to complete the SF-425.

The transition strategy is allowing individual HHS Operating Divisions to select--from a limited number of options--the approach that best fits their programs and business process. This transition does not affect completion or submission of the cash reporting to the HHS Division of Payment Management's Payment Management System (PMS). The primary features of this transition for recipients are that OPDIVs that previously required electronic submission of the SF-269 will receive the SF-425 expenditure reports electronically and, until further notice, OPDIVs that have been receiving expenditure reports in hard copy will continue to do so.

All expenditure reports will be due on one of the standard due dates by which cash reporting is required to be submitted to PMS or at the end of a calendar quarter as determined by the Operating Division. As a result, a recipient that receives awards from more than one OPDIV may be subject to more than one approach, but will not be required to change its current means of submission or be subjected to more than eight standard due dates.

Beginning with budget periods which end from January 1 - March 31, 2011, and for all budget periods thereafter, all affected Agency grantees will be required to submit an SF-425 report as frequently as is required in the terms and conditions of their award using due dates for reports to PMS.

**For budget periods ending in the months of: The FFR (SF-425) is due on:**

January 01 through March 31	April 30
April 01 through June 30	July 30
July 01 through September 30	October 30
October 01 through December 31	January 30

Fillable versions of the SF-425 form in Adobe PDF and MS-Excel formats, along with instructions, are available at [http://www.whitehouse.gov/omb/grants\\_forms](http://www.whitehouse.gov/omb/grants_forms) and [www.forms.gov](http://www.forms.gov). Further instructions will be provided, as necessary, with award terms and conditions that will address specific reporting periods and due dates on an award-by-award basis.

For planning purposes, the Agency reporting periods for awards made under this announcement are as follows:

Program Progress Reports:	Semi-Annually
Financial Reports:	Annually

### **FFATA and FSRS Reporting**

The Federal Financial Accountability and Transparency Act (FFATA) requires data entry at the FFATA Subaward Reporting System (<http://www.FSRS.gov>) for all sub-awards and sub-contracts issued for \$25,000 or more as well as addressing executive compensation for both grantee and sub-award organizations.

For further guidance please see the following link:

[http://www.aoa.gov/AoARoot/Grants/Reporting\\_Requirements/index.aspx](http://www.aoa.gov/AoARoot/Grants/Reporting_Requirements/index.aspx)

## **VII. Agency Contacts**

### **Program Office Contact**

Valerie Soroka  
 AoA Office of Elder Rights  
 Administration for Community Living  
 U.S. Department of Health and Human Services  
 Washington, DC 20201  
 Phone: (202) 357-3531  
 Email: [Valerie.Soroka@acl.hhs.gov](mailto:Valerie.Soroka@acl.hhs.gov)

### **Office of Grants Management Contact**

Christine Ramirez

U.S. Department of Health and Human Services  
Administration for Community Living  
Washington, DC 20201  
Phone: (202) 357-3465  
Email: [Christine.Ramirez@acl.hhs.gov](mailto:Christine.Ramirez@acl.hhs.gov)

**Federal Relay Service:**

Hearing-impaired and speech-impaired callers may contact the Federal Relay Service for assistance at 1-800-877-8339 (TTY - Text Telephone or ASCII - American Standard Code For Information Interchange).

## VIII. Other Information

### Reference Websites

U.S. Department of Health and Human Services (HHS) on the Internet <http://www.hhs.gov/>.

Catalog of Federal Domestic Assistance (C.F.D.A.) <https://www.cfda.gov/>.

Code of Federal Regulations (C.F.R.) <http://www.gpo.gov>.

United States Code (U.S.C) <http://www.gpoaccess.gov/uscode/>.

Grants.gov Forms Repository webpage  
at [http://www.grants.gov/agencies/aforms\\_repository\\_information.jsp](http://www.grants.gov/agencies/aforms_repository_information.jsp).

Versions of other Standard Forms (SFs) are available on the Office of Management and Budget (OMB) Grants Management Forms web site at  
[http://www.whitehouse.gov/omb/grants\\_forms/](http://www.whitehouse.gov/omb/grants_forms/).

For information regarding accessibility issues, visit the Grants.gov Accessibility Compliance Page at [http://www07.grants.gov/aboutgrants/accessibility\\_compliance.jsp](http://www07.grants.gov/aboutgrants/accessibility_compliance.jsp).

### Application Checklist

What to Submit	Where Found	When to Submit
SF-424 - Application for Federal Assistance	Referenced in <i>Section IV.2.Required Forms, Assurances, and Certifications</i> . Found at the Grants.gov Forms Repository at <a href="http://www.grants.gov/agencies/">http://www.grants.gov/agencies/</a>	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3</i> .

	<a href="#">aforms_repository_information.jsp</a> .	<i>Submission Dates and Times.</i>
Certification Regarding Lobbying	Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications.</i>	Submission is due with the application package. If it is not submitted with the application package, it may also be submitted prior to the award of a grant.
The Project Description	Referenced in <i>Section IV.2. The Project Description</i> . This is the title for the project narrative that describes the applicant's plan for the project.	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times.</i>
The Project Budget and Budget Justification	Referenced in <i>Section IV.2. The Project Budget and Budget Justification</i> of the announcement.	Submission of the Project Budget is required on the appropriate Standard Form (424A or 424C). The Budget Justification is a separate document that may be no more than 10 pages and is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times.</i>
Commitment of Non-Federal Resources	Referenced in <i>Section IV.2. The Project Budget and Budget Justification.</i>	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times.</i>

## Appendices